

Contact: Kevin Langin, 402-602-3541

Apple Pay Now Available to First National Bank MasterCard® Cardholders Offering an Easy, Secure and Private Way to Pay

(OMAHA, Neb. Oct. 22, 2015) – First National Bank, a subsidiary of First National of Nebraska, the largest privately owned banking company in the United States, now offers its MasterCard® credit card customers access to Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay.

Apple Pay is the latest advancement in a history of payments innovation for First National Bank dating back to 1953, when it was only the fifth bank in the country to issue a credit card. Since then, the bank also introduced the first Platinum card, "design your card" and instantly issued card. Today, First National is a Top 15 consumer and commercial credit card issuer, with nearly 400 co-brand and financial institution partners.

Security and privacy is at the core of Apple Pay. When you add a credit or debit card to Apple Pay, the actual card numbers are not stored on the device nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorized with a one-time unique dynamic security code.

"With Apple Pay now available to First National Bank's MasterCard credit card customers, the enhanced convenience and security of Apple Pay is accessible to the vast majority of our card customers," said Stephen F. Eulie, executive vice president, Consumer Banking. "We're excited to offer this important innovation in payments technology as further demonstration of our commitment to provide a consistently superior customer experience."

1620 Dodge Street Omaha NE 68197 402.341.0500

First National of Nebraska

'Apple Pay,' page two

Apple Pay is easy to set up and users will continue to receive all of the rewards and benefits

offered by credit and debit cards. In stores, Apple Pay works with iPhone 6 or iPhone 6 Plus and

later and Apple Watch.

Online shopping in apps accepting Apple Pay is as simple as the touch of a finger with Touch ID,

so there's no need to manually fill out lengthy account forms or repeatedly type in shipping and

billing information. When paying for goods and services within apps, Apple Pay is compatible

with iPhone 6 or iPhone 6 Plus and later, iPad Air 2 or iPad mini 3 and later.

For more information on Apple Pay, visit: http://www.apple.com/apple-pay/

About First National Bank of Omaha

First National Bank is a subsidiary of First National of Nebraska. First National of Nebraska is the

largest privately owned banking company in the United States. First National and its affiliates

have \$20 billion in assets and 5,000 employee associates. Primary banking offices are located in

Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

#

#

#